

~ IN MEMORIAM ~

RTO/ERO District 16 extends condolences to families, friends and colleagues of those deceased. May we, together, share in the mourning of the loss and in celebration of service rendered.

Anna Bishop	Claire Laws	Walter R. Radzick
Margaret Betty Cowan	Doris Leacock	Joan O'Reilly
Sydney M. Daniel	Isabelle J. McCarthy	Patricia Roberts
Mary J. Davidson	Catherine S. Mewhort	Melville S. Shave
Elizabeth P. Dean	Joan E. Nodwell	Willa Shortt
Grant Hern	Shelagh Patterson	Julia H. Stark
Eileen M. Kennaby	Betty Perrow	Christina N. Thomson

HOW TO OBTAIN YOUR NEWSLETTER

This Newsletter is provided at no cost as a benefit to being a Member of RTO/ERO Toronto District 16. Non District 16 individuals are able to obtain copies via subscription (\$10/annum) or downloaded PDF from our website. Join our email service and we'll let you know when it's posted. ♦

USE YOUR DISTRICT EXECUTIVE

Your District Executive can only provide service and assistance if they are aware of issues that are on your mind. Do not hesitate to call those who perform the functions of the office they occupy. Please refer to your September Newsletter or website for contact information. ♦

EDITOR'S COMMENTS

Your Newsletter Committee produces five Newsletters per year. We welcome submissions from members that may be of interest to others: travels, events, life milestones, etc. As with any publication, the editor reserves the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any of the material contained in this document providing that appropriate attribution is made regarding source.

Submission standards: Electronic TXT file preferred, (or Word DOC or WordPerfect WPD file) emailed to the editor at rtoero16news@aol.com. If you create your submission in another program, save it as a TXT file. Typed or hand-printed submissions accepted but earlier submission is requested.

Future Publications Schedule: Submissions: 01/09/05, 01/11/05, 01/01/06

Mailings: 29/09/05, 24/11/05, 26/01/06 ♦



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PRESIDENT'S MESSAGE

Annual General Meeting: About 70 or so members attended this year's AGM. **Bill Tajer** acknowledged those members who had passed away this year paying special tribute to **Anne Fraser**, our Honorary Life Executive Member. **Bob Putnam** presented the treasurer's and auditor's reports - both approved. **Bob Neal** ran the election which, too, was approved as printed in our March Newsletter. As part of our AGM, we hosted a presentation by the RTO/ERO Health Services Committee Chair, **Bob Lamoureux** supported by **Cathy Kuhlman** and **Lori MacDonald-Blundon** from Johnson Inc. All proposed changes to our constitution were approved. Pictures are available on our website. **Departing Executive Members:** We take this opportunity to thank those departing from our executive for their years of service on your behalf. **Paul Rowney**, Communications Chair, has overseen the implementation of our Website and style changes in our Newsletter. He will continue to serve on the Newsletter Committee. **Jack DeGroot** has relinquished the Travel Chair but will continue to host our popular Day Trips. You will continue to hear from **Chuck Carr** (Membership Chair) through his 'Minding Your Money' column.

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RTO/ERO Toronto District 16 Executive 2004 ~ 2005

President: Bill Menagh

Past President: Bob Neal

First Vice-President: Kay Jeffery

Second Vice-President: John Bratton

Treasurer: Robert Putnam

Secretary: Mary Ann Fedchak

Archives: Rosalina E. Bustamante

Communications: Paul Rowney

Goodwill: Sue Booker

Health/Insurance: Bill Tajer

Mailing: Arlene Freeman

Membership/Recruitment: Charles Carr

Political Action: Pat Carson

Retirement/Pension: David Shanoff

Social/Recreation/Club 16: Valerie Mah

Travel: Jack De Groot

Members-at-Large: Ian Baird, Marjorie Blake, Linda Grieve, Carmelita Salazar, Shirley Young

DATES TO REMEMBER ~ 2005

Executive Meetings ~	June 9, Sept. 8, Oct. 13
TSSAA Golf Tournament ~	June 30, 2005
Newsletter Deadline ~	Sept. 1, Nov. 1, January 1
Newsletter Mailing ~	Sept. 29, Nov. 24, Jan. 26/06
Fall Luncheon/Annual Craft/Artisan Show ~	October 17, 2005
TEOF Auction ~	TBA
Toronto Choristers' Christmas Sing-along ~	December, 2005

President's Message Continued from Page 1

New Executive Members: We welcome **Ken Devine** to the Retirement and Pension Concerns Chair, and Member-at-Large **Wally Friesen**.

Old (figuratively speaking) **Executive Members:** There was a shift of some ongoing members into other positions. Welcome to **John Bratton**, your new President. We do hope that there will be current members prepared to move into the vice-presidencies in the coming years. The First Vice-Presidency is vacant and those functions will be spread amongst the other executive members. Our September Newsletter will contain a complete listing of contact information regarding the 2005/06 Executive for your ease of contact. It must be noted that we have been particularly fortunate to have the dedicated service of **Valerie Mah** as our Social Chair. She has been very successful in continuing and expanding the activities available to our members. See Val's contact information (page 17) should you wish to offer an additional activity for our members.

Spring Luncheon: This event was attended by about 105 members and guests. (We have room for about 200 so consider joining us at the Fall Luncheon and Craft/Artisans' Show.) A delicious dinner provided opportunity for relaxed camaraderie. Poignant, stirring, amusing entertainment was provided by the **Ulster Accordion Band**. Thanks, again, to **Kay Jeffery** for organizing both events so well.

Other Things: In a decision by the RTO/ERO provincial Executive, the RTO/ERO District in British Columbia was given \$4 999 as a Special Circumstances Grant. This, without knowing the details, does not sit well with those concerned about good financial management - especially when the basic district fee rebate increased from \$5 000 to \$7 200. Unfortunately, getting the details is also difficult despite repeated requests for the details supporting these types of decisions. This Special Circumstances Grant (SCG) was implemented as a two year program only. It is to cease this year. As indicated above, during this period, the base fee rebate to districts increased significantly. There is a motion to Spring Senate to replace the SCG with a long-term Equalization Grant. Part of the

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WELCOME TO NEW MEMBERS

We welcome our new members who have joined us in February and March, 2005. We trust our District will provide useful services and information. Consider joining our activities as a participant or a leader. (*On occasion, new members have joined us in error - there are 3 other Districts in Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24 and others in the region (Durham, Peel, York County)).*)

Bernstein, Barbara E	Kirby, Carol Ann	Preston, David F
Birch, Robert M	Kirshin, Rhoda Ettie	Reader, Birte B
Cormack, Margharita	Kudo, Judy Y	Reddick, Katherine S
Dickie, Diane B	Mahaffy, Gordon D	Sakamoto, P Kiyomi
Goldstein, David	Maheu, Dave	Sanderson, James
Gosine, Hans	Marion, Ann Marie	Sehmrau-Smith, Lynne
Hughes, Mary	McClelland, Margaret	Siahalos, Joan
Irvine, Dorothy	Miller, Jean	Smith, Diana
Jones, Judy	Murakami, Habiba	Soopere, U
Kay, Ruby L	Nelson, John E	Teliatnik, Frances
Kekis, Renaldo	Ohi, Barbara M	Turner, B June
		Worrall, Anna J

I had amnesia once — or twice.

IDLE THOUGHTS They told me I was gullible ...and I believed them.
I used to be indecisive. Now I'm not sure.

***Editor's Note:** Your Newsletter welcomes the opportunity to communicate events that may be of interest to our readers. If you know of any reunions, celebrations or other events related to schools, organizations, SIGs, please provide details and we will be happy to assist. The editors of the four Toronto Districts Newsletters are often able to have your event placed in each of these publications pending space limitations.*

TORONTO MEN TEACHERS' CHOIR REUNION

Former members of the Toronto Men Teachers' Choir (TMTTC) interested in a 'get-together' are asked to get in touch with **Sil Sauro** at 416.626.3513 or silvio@ica.net.

CHANGE OF ADDRESS, STATUS or DISTRICT

To limit confusion regarding a *change in address* or other contact information, the **ONLY** contact is **Dianne Vezeau** (Provincial Office ~ **416.962.9463** or **1.800.361.9888**). Also call the OTPP at 416.226.2700 or 1.800.668.0105. Similarly, to *change the District* to which you wish to belong, call Dianne. ♦

CURLING FOR TEACHERS

~ October 2005 to March 2006 ~



Mondays	4:00 – 6:00pm	High Park Curling Club
	Contact Mike Jasenko	416.787.8941
Mondays	4:00 – 6:00pm	Leaside Curling Club
	Contact Sam Murakami	905.479.9329
Wednesdays	4:30 - 6:30pm	St. Georges Curling Club
	Contact Wayne Williams	905.238.1483
Fridays	5:00 – 7:00pm	East York Curling Club
	Contact Doug Ross	416.699.3404

FUN ~ FLEXIBLE ~ ALL ARE WELCOME ♦

RETIRED WOMEN TEACHERS OF ONTARIO ~ SCARBOROUGH

WELCOME NEW RETIREES

NEW RETIREES TEA ~ held Thursday of the first week of school celebrate with others who are also newly retired

MONTHLY LUNCHEONS ~ held the 3rd Tuesday of each month interesting speakers and entertainment

DAY TRIPS ~ several are planned throughout the year to theatre, historic sites, shopping excursions

BRIDGE CLUB ~ compete, have fun, meet others with like interests

BOOK CLUB ~ monthly meetings to share ideas and reflections

PUBLICATIONS AND ANNOUNCEMENTS ~ receive up-to-date information on issues of concern to retired teachers

FOR FURTHER INFORMATION CONTACT

Linda Luscombe/416.282.3955 ♦

ERRATA:



1. It has been brought to our attention that our *Geographic Distribution of Members Map* included in our March, 2005 Issue, was missing a Postal Code ~ M1H. We apologize to our 6 members in that zone.
2. Your President apologizes for the misprinting of the date of our AGM /Spring Luncheon in the March Issue and any inconvenience it may have caused. For those using our email service, we were able to notify them of the error immediately after distribution. ♦

CLUB 16 ~ Valerie Mah, Co-ordinator/416.533.0445

It was wonderful meeting so many members at our AGM and Spring Luncheon on May 3. Most of our groups meet from October to May/June. The Hikers and Super Tees take advantage of the warm weather. The Craft group has decided to continue until late June and start up again in September. Look for your September Newsletter for dates and locations. The Bridge, Crafts and Travelogue programs will continue to be held at St. Margaret's Anglican Church on Avenue Road and Burnaby Boulevard (one block north of Eglinton). There is parking one block west of Avenue Road just north of Eglinton on Castleknock. Please call the Convenors for the location of the other programs. Bring a friend to any of our events. The Book Club has included a list of titles for the fall so you can get started during the summer. Many thanks to our wonderful convenors who give so willingly and so graciously of their time. A list of events for the month of June follows:

<i>Program</i>	<i>Date</i>	<i>Day</i>	<i>Time</i>	<i>Convenor/Phone</i>
JUNE 2005				
Art/Sketch	June 2	Thurs.	10:00am	Anita Davies/416.531.3408
Book Club	June 6	Mon.	1:00pm	Joan Johnston/416.691.9368
Movie Night (New)	June 10	Fri.	7:00pm	Mary Smith/416.467.8625
Movie Club	June 13	Mon.	1:00pm	Elaine MacIntosh/416.463.2637
Super Tees	June 22	Wed.	10:00am	Rosalie Parente/905.856.6936
Crafts	June 28	Tues.	1:30pm	Bernice Iles/416.651.4378

SEPTEMBER 2005

Crafts Sept.. 27 Tues. 1:30 p.m. **Bernice Iles/416.651.4378**

Here is a description of the three groups that meet at St. Margaret's:

Bridge - John Lane welcomes everyone including beginners. He says they play a friendly game. They currently have two to three tables and would be happy to have a few more. They start at 1 p.m and play the first, third and fifth Tuesdays of each month and will resume in October. John can be reached at 416.486.0697

Crafts - The craft group meets with **Bernice Iles** on the last Tuesday of each month. She writes. *"Keep your fingers nimble, your mind sharp and enjoy the society of friends over tea and crafts. Come try a surprise mini-project with us, or bring an on-going project of your own. Bring along a friend, if you like. Call*

Continued on Page 4

Club 16 Continued from Page 3

so we can watch out for you. See you soon." They will be meeting on June 28 and September 27, 2005. Call Bernice at 416.651.4378

Travelogue - Dick and Marilyn Holyer hope that you will be travelling this summer. Since we now have our own projector, you can use slides or digital photography. Plan to share your trips with those of us who are left behind. 42 people showed up on April 27 to hear **Ted Korminchuk and Moray Chesney's** "Bolivia: A Roller Coaster Tour of the Heartland of South America." During the year we have travelled to Vancouver Island, Tibet, Prague, California, Bolivia and ending in May with **Brian Jarvis** in "Liverpool, Belfast and the Emerald Isle." Call Dick and Marilyn at 416.929.8512 if you have pictures to share or know of someone who has had an interesting trip.

The following groups meet at various sites:

Book Club - Meetings are held on the first Monday of each month from 1:00 - 3:00pm and the group selects different authors each month. These are the upcoming selections for fall which you should easily be able to access at your local public library:

September	<i>Dancer</i>	Colum McCann
October	<i>Rush Home Road</i>	Lori Lansens
November	<i>Beyond Measure</i>	Pauline Holdstock
December	<i>Dropped Threads: Part One</i>	ed. Carol Shields

For further information call **Joan Johnston** at 416.691.5368 or **Elaine MacIntosh** at 416.463.2637

Art/Sketch Group - The Art/Sketch group will meet over the summer if and when people are in town. It is in the good weather that they can draw outdoors. Last month they went to Riverdale Farm and drew in the cemetery across the street. There is a very pretty little chapel with all sorts of challenging arches and angles, as well as the animals and people. They will probably go back. If you are interested in joining them, call **Anita Davies** at 416.531.3408 or email her at ajdaoust@sympatico.ca.

Hiking Club - The Hiking Club is composed of people who like to walk in the city and people who like to hike out of the city or both. The group collectively plans some locations and dates and an email is sent out which will give you the location, date and times. To get your name on the list call **Marianne Psica** 416.499.0324 or **Bill or Nancy Rose** 416.233.9979 or **Don or Lynda Mason** at 416.759.3131

Movie Club - The current group attends films usually on the second Monday of the month in the afternoon. Each month, a different volunteer selects a movie

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Club 16 Continued from Page 4

and calls all the members of the group. After the movie, they go for coffee and discussions. It is so popular that the current group is full to bulging. Call the convenor, Kelly Todesco 416.693.0216 for information. They meet from September to June. Because new films start Thursday, members of the group get only a short notice as to the location of the film, generally on Saturday or Sunday just prior to the viewing. Their next days will be Monday, June 13 and September 12.

NEW Friday Night Movie Group - Mary Smith, our convenor, was delighted when our numbers doubled in April. One new attendee said she had been a member of RTO since 2000 but it was the first time she had been able to attend one of our groups because she was still doing occasional work. This group meets on the second Friday of each month at a centrally located theatre for an early evening movie. After looking at the Thursday newspaper which lists the changes, Mary notifies people by email or phone. Do call her to be put on the list. Her number is 416.467.8625 or her email address is vivian@enoreo.on.ca. Save that second Friday and wait for her call.

Super Tees Golf Group - The Super Tees started their season on April 27 and although the grounds were a bit soft and they couldn't drive their golf carts, the rain stayed away and a great day was had by all. All levels of players are welcome. They play 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10 o'clock. After the game, they get together in the coffee shop on the grounds. **Rosalie Parente** is our bubbly convenor and she can be reached at 905.856.6936 for more detailed information. The planned dates are listed for your convenience.

Wednesday, June 22	Tuesday, July 26th	Wednesday, Aug. 24th
Wednesday, Sept. 28	Wednesday, Oct. 19	

If anyone would like to start a new interest group, call Valerie at 416.533.0445 or vmah@ican.net. We also hope to connect with some of the other districts for some joint functions. Have a safe and restful summer and stay healthy. ♦

THE COMMON ^{NON} SENSE REVOLUTION

We extend our appreciation to the current provincial government and the teacher unions for taking the first steps to restore programs ripped from the schools by the Harris regime. Despite the media portrayal of this as giving teachers prep time, it really means the reinstatement of music, gym, art and other classes deemed essential to a modern, well educated populace. Remember, the denigration of our health care, education and government services was not a promise but an extremely well-orchestrated result. **Bill Menagh** ♦

The Tee Shirt Continued from Page 15

Trendy boutiques, with nautical themes, sell high-quality casual wear ... and the ultimate tee-shirt. The shirt bore upon it the flag of every known country at the time of printing.

Sporting his 'international' shirt at airports around the world, Mike draws the attention of fellow travellers, far from home. They cluster about, prodding and pulling at the fabric of his shirt, until they find their national flag. The United Nations would consider it politically incorrect to pitch out this tee-shirt!

Tee-shirt reading is great language practice. I can recognize a rude remark in most foreign tongues. Balanced, against that is *BIENVENUDO*, splashed across the chest of a grinning Latino. It is the message of a warm and welcoming people. It is a memory.

The perfect gift? Diamonds may be a girl's best friend ...but a tee-shirt is forever! ♦



Travel Guild Inc.



Travel Guild Inc. is the officially appointed travel company to RTO/ERO. Although the exclusive tours and winter holidays are the foundation of the travelling RTO/ERO members, there is an increasing number who are choosing to organize their own travels. For those members we offer service, competitive pricing (discounts) and reliability on cruises and package tours including most competitors' products as well as on individual arrangements.

Travel Guild is a full service agency with appointments from **IATA** with authorization to issue airline tickets for almost all airlines. **CLIA** is an official representative of the Cruise Line industry. **TICO** is the government regulatory agency that issues the license to operate and manages the compensation fund.

The year 2005 marks the Travel Guild's 25th Anniversary.

Phone: 905.760.9229/1.800.268.4284
Fax: 905.760.8550
Email: tgimail@idirect.ca
Web Site: www.travelguild.com
2180 Steeles Ave. West, Suite 219
Concord, Ontario, L4K 2Z5

We are located on the second floor of a building on the north east corner of Steeles Ave. and Keele St. very near York University. There is an elevator and free parking. Bus transportation is available from the Finch Subway Station.

Our Fall, 2005 Catalogue has just been released. ♦

PENSION NEWS

HEALTH PREMIUM AND YOUR PENSION ~ RTO/ERO District Updater

As first noted last year in the Summer 2004 issue of *Pension News*, the health premium introduced last year by the Provincial Government reduces net pension.

As stated in that issue, "Your after-tax pension is likely to decrease in July when the Ontario government introduces a new health premium. The premium, based on your taxable income, will be deducted from your monthly Teacher's pension if it totals more than \$20,000 a year."

Provided in the article was the following table to indicate the maximum premium people will pay at different income levels.

ANNUAL TAXABLE INCOME	MAXIMUM MONTHLY PREMIUM	MAXIMUM PREMIUM FOR 2004	MAXIMUM PREMIUM FOR 2005
Up to \$20,000	\$ 0	\$ 0	\$ 0
\$20,001 to 36,000	\$ 25.00	\$ 150.00	\$ 300.00
\$36,001 to 48,000	\$ 37.50	\$ 225.00	\$ 450.00
\$48,001 to 72,000	\$ 50.00	\$ 300.00	\$ 600.00
\$72,001 to 200,000	\$ 62.50	\$ 375.00	\$ 750.00
More than \$200,000	\$ 75.00	\$ 450.00	\$ 900.00

President's Message Continued from Page 2

rationale is to pay executive members for their travel and newsletter costs. Your reps to Senate will try to ensure that there is no increase in member dues to cover this additional expense should it be favourable received.

Regarding Benefits improvements, there has been a request for reimbursement for lost Air Miles (and the like) when trips booked using these programs are cancelled. While this may be a laudable goal, at a time when our plans are in deficit, and premiums will likely increase in 2006, and genuine health coverage improvement is felt by some to be a greater priority, this is not vital at this time. Unfortunately, Districts have rare, advance opportunity to vet Senate motions. ♦

Editor's Note: In the past two months we have invited members to share their stories, anecdotes, poems, etc. by sending samples of their creations for this May Newsletter. We would take this opportunity to refer you to pages 13 and 15 for items by **Allison Goldstein**. Thanks, Allison for making the effort to add a little flavour to our publication. See *Editor's Comments* on page 20.

RTO/ERO TORONTO DISTRICT 16 ACTIONS

In addition to receiving committee reports on the organized activities of your District, your Executive:

- authorized the payment of \$600 to RTO/ERO Toronto Districts as District 16's share in the offering of three (3) Retirement Planning Workshops.
- made available up to \$1 000 for the purchase of promotional items for three golf tournaments. NOTE: the purchased items are also used at other 'membership-attracting' activities similar to that pictured opposite and our own AGM.
- received the Treasurer's Report: Income - \$20 415.35; Expenses - \$11 438.29; Assets - \$64 774.07 (13 April 2005). ♦

RTO/ERO PROVINCIAL ACTIONS

- Requested the Health Services and Insurance Committee to investigate **pro-rating benefits for the first year of enrolment** in RTO/ERO Health Plans.
- Moved to recommend to the Ontario Teachers' Federation the appointment of an **RTO/ERO Representative to the TPP Benefits Adjudication Committee**.
- Moved that any **capital or major expenditure exceeding \$20,000** which was not included in the budget, or not part of regular ongoing operations, or not approved in a recommendation contained in a report to the Provincial Executive, must be presented to the Provincial Executive for approval.
- Approved that **RTO/ERO subscribe to a media monitoring service** on a trial basis for the period of September 1, 2005 to December 31, 2005.
- Referred the issue of the **lack of trip cancellation insurance** for members traveling on 'points' to the Health Services and Insurance Committee.
- **Allocated to District 42, British Columbia, a Special Circumstances District Grant in the amount of \$4,999.**
- **Approved the following position papers:** Children's Services, Education, Energy, Environment, Health; long Term Care, Seniors.
Note: These revised position papers will be distributed to District Executives by the end of April. (They will also be posted to our website.) ♦

RTO/ERO TORONTO DISTRICTS ACTIONS

RTO/ERO Toronto Districts rely on numerous volunteers to staff various educator events that generate interest in our organization. This display, at the *2005 Toronto School Administrators' Association Conference* at the Old Mill in early April, was organized by **Brenda Miller** (Etobicoke/York~District 22 Past President). **Don Routley** (also District 22) and **Bob Putnam** (pictured opposite) staffed our booth. ♦

OUR MEMBERS WRITE

The Tee Shirt ~ A Cautionary Tale

by Allison Goldstein

Where is it written that a wife may not throw away old tee-shirts, to make room for new ones?

Who said, "A tee-shirt without a logo is just underwear."? Questions, questions, shirts, shirts. They breed in dark drawers... more, more tee-shirts!

I'm not allowed to toss the tee-shirt from Chile... that cramped, elongated country. To go from Santiago to Punta Arenas requires every mode of transport, and few 'relief stations' in between. My kidneys can't take it, so we probably won't go back. But what charming people, and such great tee-shirts!

Don't even think about discarding the shirt associated with my husband Mike's fishing triumphs on the French River, in Ontario. The logo is a trout, in a frying pan; the words "End of the Rainbow", appear beneath it.

The summer hours we've spent exploring Ontario, our pest-infested province!! Who could be so insensitive as to fling a shirt with a logo that quotes an impish mosquito, blandishing "...So Many Tourists, So Little Time!"

Good grief, gaudy splashes of red and gold on black! Out, out, I say! ...and yet, the acquisition of that shirt took place at 7,000 feet above sea level. We'd been hauled to the peak of Switzerland's Mount Pilatus, on a tiny red cog railroad. The 45-degree gradient, with sheer drops outside my window, should have been terrifying. I was prepared to be terrified. I had Gravol, and Tylenol, but I became distracted by the exquisite views. Cows were sun-bathing in Alpine meadows ...very casual about the manufacture of their milk and mountain cheese, I thought.

Ah, here's one for the bin! *Seen one mesa, you've seen 'em all.* Besides, Mike has slides of his Utah trip, a numbingly endless supply of them. A land bashed about by nature and time, a fantasy land. Goblins, hoodoos, and other unworldly shapes emerge from the rock. A sculpted ridge becomes a kingdom of ornate castles in Bryce Canyon, glowing pink and purple by sunset. Great stone arches heave out of the desert in Arches National Park. Mike can name every one of the arches on his tee-shirt ...and does ...every time he wears it ...which is often! Right, bung that one back into the drawer.

Marblehead, Massachusetts is a great place, with a number of things going for it. History, the Marblehead - Halifax yacht race ...and tee-shirts. We loved strolling this seaside town, falling in with the rhythm of the surf. Streets are lined with historically-preserved homes of shipbuilders and seafaring folk.

Continued on Page 16

LET'S RENDEZVOUS!!

Calling all retired women teachers !



Come and enjoy your retirement
at
the
Rendezvous Club!

Enjoy monthly lunches with old friends,
make new friends, entertainment and raffles!

For further information contact:

Stella Preda
at
(905) 277-2092
star.preda@sympatico.ca



visit our new web site at ... www.rendezclub.com



TSSAA GOLF TOURNAMENT 2005

Date: Thursday June 30, 2005 **Time:** Golf Registration at 12:00N
Location: Bushwood Golf Club (map available)
Tee Off: 1:30pm (Shotgun Start, best ball or scramble, golf carts mandatory)
Cost: Golf and Social: \$75.00 **Social only:** \$40.00 (all inclusive)
Social: Grilled Sirloin Steak Dinner at the golf course beginning at 6:30pm
Register by June 20th

For information/registration, go to www.ntci.on.ca (follow the TSSAA Reunion Golf link) or contact **Peter Stille** at stille106@rogers.com or 416.636.6812.
Open to all RTO/ERO members ♦

SPECIAL "HOSPITAL RATE" AT HOTELS

The Provincial Office has learned that hotels have a "hospital rate". For example, the Courtyard Marriott in downtown Toronto, the hospital rate is \$89/night. Thus, if you are coming to Toronto because of a family/friend hospital stay, you may be eligible for the special rate. You have to ask about the rate, may have to show some proof of medical appointment, and should call a few days in advance and inquire about the hotel's hospital rate. ♦

NEXT MAILING

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, September 29, 2005 at St. Margaret's. ♦

FAREWELL ~ Paul Rowney

This is my farewell issue as Chair of Communications. I owe a considerable debt of gratitude to **Ian Baird**, **Bill Menagh** and **Peter Morris**, who shared my responsibilities effectively in every respect. Many thanks to those who provided material for us to edit, and to our readers, many of whom reacted by phone or email to our efforts. ♦

ANOTHER DAYTRIP ~ Jack DeGroot

'DRAYTON ENTERTAINMENT' is proud to open a new theatre: St. Jacob's Country Playhouse. It will open in the Fall with the great Disney classic: *'Beauty and the Beast'*. District 16 has a booking for Thursday, November 24, 2005. The cost of \$90.00 includes 2 meals, transportation, theatre ticket and all taxes and gratuities. To order:

1. Call **Jack DeGroot** at 416.691.3046 on Tuesday, May 31, 2005
2. When confirmed, forward a cheque in the amount of \$40.00/person *payable to Club 16* to Jack DeGroot at 19 Elmview Drive, Toronto ON M1N 2W3 ♦

PROJECT STO (Service to Others) APPLICATIONS

UP TO \$4,000 AVAILABLE TO QUALIFYING PROJECTS

RTO/ERO has a history of supporting special projects of a humanitarian nature. Recently, there has been \$100,000 available to districts (up to \$4,000/district) for such a project. Toronto District 16 has made few applications for this grant in the past and would like to spread the word to its members of the opportunity. *The Project - Service to Others* Provincial deadline for applications for 2006 is March 1, 2006. However, since your Executive requires time to consider submissions in order to select one for provincial consideration, **the local deadline is November 1, 2005**. Those considering an application are responsible for obtaining that application, completing it and having it in the hands of the District 16 President by this date. (At the moment, two requests have been received.). Perhaps you know of a deserving entity. Further information and application forms are available from Gail Knox, Administrative Assistant, Research, or at the provincial website, www.rto-ero.org (click on "Project STO" in the menu to the left side of the home page). Gail can be reached at gknox@rto-ero.org or at 416.962.9463 ext. 233. ♦

Ponder These

He who laughs last, thinks slowest.

A day without sunshine is like, well, night.

Change is inevitable, except from a vending machine.

Back up my hard drive? How do I put it into reverse?

OUR MEMBERS WRITE

The "Grandbird"

By Allison Goldstein

My husband and I live in a small house with a big kitchen window. Outside the window is an ancient lilac tree. It has been home to birds, squirrels, and plastic bags borne on an April gale.

Last year, we were privileged to witness the courtship, nesting, and child-rearing of two elegant cardinals. The two began a tedious courtship, sound of purpose, but fraught with doubt. He would dash down a branch, chirping. She waited, eager and welcoming ...then... a crisis of conviction occurred. She would then fly away. This behaviour became as boring as dishwashing.

Early into the courtship, there entered upon the scene a rakishly handsome bluejay. He snapped off and carried off bundles of lilac twigs for nesting purposes elsewhere. He was certainly getting on with his life.

Finally, mother cardinal must have stepped in to recharge the romance, now sputtering toward demise. Advice to daughter might have gone something like this: "Claudia, listen to your mother. Get the lead out. Say `yes' ...set a date. If you don't, you're going to be nestless, and childless. Besides, that real estate you're sitting on is being plucked away by that upstart bluejay, right under your very beak. So, move it!"

Whatever the motivation, our cardinals sprang into action, and serious nest-building began. Relieved, we took this to mean the betrothal was sealed. Obviously their first home, construction progressed haltingly, clumsily, and as a nursery, dangerously. In fact, due to sloppy workmanship, a tiny egg came close to slipping through the floorboards. Hasty renovations saved the day.

When finally a chick emerged; we were thrilled. We cautioned friends, relatives, the mailman, the meterman, and street traffic, to walk and talk softly near the nest. We played CDs: Brahms's "Lullaby"; Beethoven's "Moonlight Sonata".... under the gently swaying boughs.

Somehow, in spite of the vagaries of weather, and parents ill-suited to the job, the chick matured into a fine young bird. Happy to have been part of this true life adventure, we were saddened by the empty nest.

One day, in late summer, a young cardinal flew into the lilac tree. He chirped softly, and pecked at the edges of the abandoned nest. He looked down, and we looked up. Grandbird was home. ♦

Never put both feet in your mouth at the same time, since then you don't have a leg to stand on.

RTO/ERO TORONTO 3RD ANNUAL CRAFT/ARTISANS' SHOW

Mary Ann Fedchak (905.624.4316) and her committee are again organizing our Craft/Artisans' Show for a third time. If you would like to participate in this activity, complete the form below and forward it as indicated. A copy of this form will appear on our website and in subsequent Newsletters as space permits. If your product is too big, consider having photos and be ready to take orders.

This event, at The Old Mill, will take place on **Monday, October 17, 2005** from about 10:00am to 2:00pm. Set-up details will be sent separately to registrants. There is room for 30 participants. Space will be allocated on a first-come, first-served basis. Should multiple Registration Forms arrive on the same date, post-mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. ***There is no charge for participants (who must be RTO/ERO District 16 Members). There is a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).***

Photos of product will be available on our website (www.rtoerotorontodistricts.org) and in a catalogue to be included in the September Newsletter and distributed at the event.

* * * * *

NAME: _____

PHONE: _____

ADDRESS: _____

EMAIL: _____

PRODUCT DESCRIPTION:

(Forward a good quality photo of your product for our catalogue ~ we may not be able to return it but we will try.)

Send to: Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5 Phone: 416.488.3372 Email: bmenagh@eol.ca

MINDING YOUR MONEY ~ Chuck Carr

Estate Planning Part 11 - There's More to Life Than Money

Last issue we discussed estate planning or leaving a legacy. However, there are other kinds of legacies that we could leave - like the legacy of family roots. It is far too common today for young people to move far from home to advance their careers. This effectively cuts them off from family and friends. Over 25 years ago, my sister and family moved to Perth, Australia to follow her husband's career. At first we exchanged annual Christmas cards which included brief family updates. Today, thanks to the Internet, we communicate more often and even exchange pictures. However, we have not seen our nieces and nephews in well over 25 years. They, in turn, have married and have their own families. We know their children's names, but not much else.

Then one day, Jean's oldest son, Mike, sent me an email requesting information about our family, my parents and their forbearers. Like you, we are the last generation who can provide this information. To answer Mike's question, I started rummaging through old family albums, including my mother's, for pictures and answers. I scanned important pictures and text like birth certificates into digital images that I could send to Mike. (A camera store can do this for you.) When I was finished, I had created a chronology that included images of people and documents. Mike was very grateful, but it started me thinking. Wouldn't this be a nice legacy to leave our daughters and grandchildren? I have been video-taping and photographing our four grandchildren since birth. This I can leave behind, but what else could I do?

I started by doing a web search for potential inspiration. I found www.storiesofyourlife.com. Patricia A. Williams has written *Once Upon a Lifetime* which offers 1001 questions to help you record the stories of your life. I also found www.genealogy.com/index_n.html which offers a free trial version of genealogy.com. My guess is that there are many readers of the D-16 Newsletter who are far more versed than I am in genealogy and creating family legacies. Let's hear from you. Please share your expertise with us. While these aids will undoubtedly be useful, they are no substitute for personally creating your own family history legacy. There's more to life than money!

charles.carr@sympatico.ca or 416.491.2921 ♦

Editor's Note re Minding Your Money: Chuck Carr is a certified income tax specialist; licenced, independent, mutual fund advisor; and retirement planning specialist. He was an auditor in chartered accountancy before becoming a teacher. He is willing to assist if you have questions about finances, taxes or managing retirement. There is no charge for this service. For a fee, he will process income tax returns.

A FEW WORDS

It is my sincere belief that institutions must continuously renew themselves to remain relevant to their constituencies. I don't mean throwing out the baby with the bathwater and losing sight of the original goals and principles upon which the institution was founded. I mean that institutions like RTO/ERO must be open to new ideas. We are very fortunate in RTO/ERO to have a continuous source of new ideas plus bright, energetic people to implement them.

Mary El Milosh, our new Membership Coordinator, is a new retiree and represents everything that is good about teaching. She is bright, energetic and brings a wealth of experience to the position. We will all benefit from her leadership.

In closing, I want to give special thanks for the support and encouragement that I have received over the last eight years. I could never have learned the job without the indefatigable **Val Fiedler**, whose energy and attention to detail is legendary. **Ian Baird**, **Paul Rowney** and **Bill Menagh** were always there to assure that my columns were on target. Finally, thanks to the executives over the years for their company and wisdom. RTO/ERO and I have benefited from all of you. **Chuck Carr** ♦

NEW DEFINITIONS

The **Washington Post** publishes a yearly contest in which readers are asked to supply alternate meanings for various words. The following are some winning entries:

- *Negligent* (adj.), describes a condition in which you absentmindedly answer the door in your negligee.
- *Gargoyle* (n.), an olive-flavored mouthwash.
- *Flatulence* (n.) the emergency vehicle that picks you up after you are run over by a steamroller.
- *Balderdash* (n.), a rapidly receding hairline.
- *Testicle* (n.), a humorous question on an exam.
- *Rectitude* (n.), the formal, dignified demeanor assumed by a proctologist immediately before he examines you.
- *Oyster* (n.), a person who sprinkles his conversation with Yiddish expressions.
- *Circumvent* (n.), the opening in the front of boxer shorts.
- *Frisbeetarianism* (n.), The belief that, when you die, your soul goes up on the roof and gets stuck there.
- *Pokemon* (n), A Jamaican proctologist. ♦

RTO/ERO LONG TERM CARE INSURANCE SEMINAR

Presented by RTO/ERO Toronto Districts and Johnson Inc.

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3125 Bayview Avenue, Toronto, Ontario M2K 1G3

Just South of Finch on the East side of Bayview

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905.764.4955 ~ *Phone to give the detail requested on the form below*

905.882.5586 ~ *Fax this completed form*

gsemeraro@johnson.ca ~ *Email the detail requested below*

NOTE: *This form is available as a PDF file from the RTO/ERO Toronto Districts website (www.rtoerotorontodistricts.org). Complete it on-line and submit it directly.*

We look forward to seeing you there!

To learn more about the RTO/ERO Long Term Care Plan and to access the RTO/ERO Long Term Care Planning Guide, please visit the Johnson Inc. Members Only website www.johnson.ca

Name: _____

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